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U.S. Securities and Exchange Commission
Washington, D.C. 20549



**FORM SE** 

OMB APPROVAL OMB Number: 3235-0327 Expires: July 31, 2004

Estimated average burden hours per response.... 0.10

## FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS BY ELECTRONIC FILERS

Peridential Approdit Leans Inc	0000040403
Residential Accredit Loans Inc.  Exact Name of Registrant as Specified in Charter	0000949493 Registrant CIK Number
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Current Report on Form 8-K Series 2003-QS15	333-101791 SEC File Number of Registration Statement
Electronic Report, Schedule or Registration Statement of Which the Documents Are a Part (give period of report	
(0.12)	·
Name of Persor	n Filing the Document
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Filings Made Divides Desistants	Mano
Filings Made By the Registrant:	
The Registrant has duly caused this form to be significant the City of Minneapolis, State of Minnesota, on the 25th	gned on its behalf by the undersigned, thereunto duly authorized h day of August, 2003.
	Residential Accredit Loans Inc.
/	(Registrant)
By: 💃	HAT See
/	Joseph Orning
	Vice President
`	
Filings Made by Persor	n Other Than the Registrant:
After reasonable inquiry and to the best of my knowledge forth in this statement is true and complete.	and belief, I certify on, 2003, that the information set
Ву: _	
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## NOTICE(Continued)

# IN ACCORDANCE WITH RULE 202 OF REGULATION S-T, THIS EXHIBIT IS BEING FILED IN PAPER PURSUANT TO A CONTINUING HARDSHIP EXEMPTION.

**EXHIBIT INDEX** 

EXHIBIT NO.

DESCRIPTION

**FORMAT** 

99.1

Computational Materials

**P**\*

<sup>\*</sup> The Computational Materials have been filed on paper pursuant to a continuing hardship exemption from certain electronic requirements.

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Although a registration statement (including the Prospectus) relating to the securities discussed in this communication has been filed with the Securities and Exchange Commission and is effective, the final prospectus supplement relating to the securities discussed in this communication has not been filed with Securities and Exchange Commission. This communication shall not constitute an offer to sell or the solicitation of an offer to buy nor shall there be any sale of the securities discussed in this communication in any state in which such offer, solicitation or sale would be unlawful prior to registration or qualification of such securities under the securities laws of any such state. Prospective purchasers are referred to the final prospectus supplement relating to the securities discussed in this communication for definitive Computational Materials and any matter discussed in this communication. Once available, a final prospectus and prospectus supplement may be obtained by contacting the Greenwich Capital Markets, Inc. Trading Desk at (203) 625-6160.

Please be advised that the securities described herein may not be appropriate for all investors. Potential investors must be willing to assume, among other things, market price volatility, prepayment, yield curve and interest rate risks. Investors should make every effort to consider the risks of these securities.

If you have received this communication in error, please notify the sending party immediately by telephone and return the original to such party by mail.

# User:

leinwae August 22, 2003 16:33 AM

# 03QS15B A1

		Bond Description			
Name / Class:	03QS15B A1 Coll. Type:	Coll. Type:	WL P	WL PAC Bands:	n/a
Cusip:		ie:	89.50 S	\$526,315,789.50 Settlement Date:	08/28/2003
Coupon:	4.000000 %	4.000000 % Net Coupon: 5.5000	3 % 000	5.500000 % Issue Date:	08/01/2003
Formula:	NA	N/A Gross Coupon: 6.1000	000 % F	6.100000 % First Pay Date:	09/25/2003
Orig. Balance:	\$289,569,000.00 Srvc Fee:		000 % N	0.600000 % Maturity Date:	n/a
Factor:	1.00000000	1.00000000 Orig. Term: 35	O som 6	359 mos Days Delay:	22
Factor date:	08/01/2003	M:	358 mos		
Current Cap:	NA	N/A Current Age:	1 mos		
Current Floor:	NA				
Cur. Balance:	\$289,569,000.00				

Curve type: Static

CMO Price -> Yield Sensitivity Table

	1*0	14.5	1*1	1*1.5	1*2	n/a	n/a	11/3	n/a
Price	USR	USR	USR	USR	USR	NULL	NULL	NOLL	NULL
102-16	3.74820	3.06540		2.74740	2.36430				
102-20	3.73560	3.02270		2.69050	2.29050				
102-24	3.72300	2.98000		2.63370	2.21680				
102-28	3.71040	2.93740		2.57710	2.14330				
103-00	3.69780	2.89490	2.89490	2.52050	2.06990				
103-04	3.68530	2.85250		2.46410	1.99670				
103-08	3.67280	2.81010		2.40770	1.92350				
103-12	3.66030	2.76790		2.35150	1.85060				
103-16	3.64780	2.72570		2.29530	1.77770	_			
WAL	12.97	3.09		2.27	1.72				
Mod. Dur	9.64	2.85		2.14	1.65				
Spread	-95.1	29.4		38.8	26.3				
First Date	09/25/03	09/25/03	Ĭ	09/25/03	09/25/03	-			
Last Date	01/25/25	06/25/10	06/25/10	02/25/08	11/25/06				

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Capital sales representative.

attached hereto, please contact your Greenwich this communication. If such disclaimer is not accompanied by a one page disclaimer which must be read in its entirety by the addressee of These Computational Materials should be

COB: 08/21/2003	3 Menth	4 Month	1 Year	2 Year	3 Year	S Year	18 Year	30 Year
OffTR YN	0.918	1.049	1.325	1.933	2.570	3.495	4.629	17.4.2
OnTR/Swp Spd	0.958	850.1	1.352	1.941/35	2,547/44	3.496/46	4.513/49	5,310/40
OnTR Price	99-24+	+51-66	104-19	99-05+	99-16	98-28	97-29	100-30
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# 03QS15B A6

		Bond Description	tion		
Name / Class:	03QS15B A6	03QS15B A6 Coll. Type:		WI PAC Bonds.	
Custp:		Orig. Balance:	\$526.315.789.50	\$526.315.789.50 Settlement Date.	E/U
Coupon:	5.500000 %	5.500000 % Net Coupon:	\$ 40000 0	S SOUDON & Terror Date:	08/28/2003
Formula:	NA	N/A Gross Coupon:	6 100000 &	6 100000 & Wint Day	5007/10/80
Orig. Balance:	\$62,904,000.00 Srvc Fee:	Srvc Fee:	0.100000 %	O CODOD & FIRST By Date:	09/25/2003
Factor:	1.00000000	1.00000000 Orig. Term:	250 250	250 most branching Date:	B/II
Factor date:	08/01/2003	08/01/2003 Current WAM:	250	Days Delay:	24
Current Cap:	Y/X	N/A Current Age:	SOM BCC		
Current Floor:	Y.X		9011		
Cur. Balance:	\$62,904,000.00				

Curve type: Static

CMO Price -> Yield Sensitivity Table

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LINE	USK	USK	USR	USR	USR	NULL	NULL	NOLL	NILL
94-16	5.95120	6.07780	6.33230	6.67140	7.04430				
94-20	5.94140	6.06480	6.31300	6.64360	7.00710				
94-24	5.93160	6.05190	6.29360	6.61580	6.97000				
94-28	5.92180	6.03900	6.27440	6.58800	6.93290				
00-56	5.91210	6.02610	6.25510	6.56030	6.89580				
95-04	5.90230	6.01320	6.23590	6.53260	6.85880				
80-56	5.89260	6.00030	6.21670	6.50500	6.82190				
95-12	5.88290	5.98750	6.19760	6.47740	6.78510				
92-16	5.87320	5.97470	6.17850	6.44990	6 74830	_			
WAL	27.18	15.96	00.6	5.73	4 11				
Mod. Dur	13.44	10.17	6.81	4.73	3.54				
Spread	9.19	124.1	194.2	291.2	381.6				
First Date	11/25/29	12/25/16	09/25/10	04/25/08	01/25/07				
Last Date	09/25/31	09/25/22	05/25/15	01/25/11	09/25/08				

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OnTR/Swp Spd	0.958	1.058	1.352	1.941/35	2 547/44	3 406/46	07/2/57	\$ 310/40
OnTR Price	99-24+	99.1S+	104-19	99-05+	99-16	98-28	97.70	100-30
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